



Thinking About Working After Retirement?

If you are receiving a service or disability retirement benefit from the Washington State Law Enforcement Officers'

and Fire Fighters' Retirement System (LEOFF) Plan 2, there are things you may want to consider before returning to the work force.

If I Return to Work, Will My Retirement Benefits Stop?

As a service retiree, your benefits will be suspended if:

- You work in a full-time, fully compensated LEOFF position, or
- You work in a position that is eligible for the Washington State Public Employees' Retirement System (PERS), School Employees' Retirement System (SERS) or Teachers' Retirement System (TRS), and choose to become a member of that system.

However, you will continue to receive retirement benefits if:

- You work for a private employer, or
- You work for a public employer not covered by any Washington State retirement system, or
- You work for an employer covered by PERS, SERS or TRS, but your *position* is ineligible, or
- You work as a fire fighter or law enforcement officer for a LEOFF employer, but your position is not full-time or fully compensated, *and* your position does not qualify for PERS membership.

Working for a DRS-Covered Employer After Retirement

How Do I Choose Membership?

Tell your employer you're retired. If your position is eligible, and you choose to become an active member in a DRS-covered retirement system, you may be required to fill out an enrollment or re-employment form.

If I am Retired Due to Disability, Will Working Affect My Retirement Benefits?

As a disability retiree, your benefits will be *suspended* if:

- You work in a LEOFF-covered position as a full-time, fully compensated law enforcement officer or fire fighter, or
- You work in an eligible PERS, SERS or TRS position and choose to become a member of that retirement system.

Your benefit will be *cancelled* if:

- Medical examinations show that you are no longer totally disabled, and
- You are no longer entitled to workers' compensation benefits.

If you are receiving a monthly disability benefit, you may be required to have periodic medical examinations, whether or not you are working. If examinations show that you are no longer totally disabled, your disability benefits will be cancelled and you will have the right to be restored to duty.

To learn more, check out our brochure on the web, *LEOFF Plan 2 Disability Benefits*.



Recalculating Your Benefit

If your retirement benefits were suspended because you returned to work in DRS-covered employment, your benefits will be reinstated retroactively — back to the date your benefit was suspended. When you stop working again and reapply for benefits, your benefits will be recalculated.

Lump sum or Monthly?

If you are eligible for retroactive benefits, you can choose to receive a lump sum, or increased monthly benefits.

Social Security Benefits

For information about how working after retirement affects your Social Security benefits, contact the Social Security Administration:

1-800-772-1213

www.ssa.gov

Need More Information?

For answers to your particular re-employment questions, contact DRS.

*Department of Retirement Systems
Post Office Box 48380
Olympia, WA 98504-8380*

Toll free: 1-800-547-6657

Local: 360-664-7000

TDD: 360-586-5450

Web site: www.drs.wa.gov

E-mail: recep@drs.wa.gov

Summary Description

The actual provisions governing your benefits are contained in the Revised Code of Washington (41.26 RCW). This publication is a summary of those provisions, not a complete description of the law. If there are any conflicts between what is written in this publication and what is contained in the law, the applicable law will govern.